

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of Illinois	
Case number (if known):	Chapter you are filing under: <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13

Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1 Identify Yourself

### About Debtor 1:

#### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport)

Ofer

First name

Middle name

Meged

Last name

Suffix (Sr., Jr., II, III)

### About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

#### 2. All other names you have used in the last 8 years

Include your married or maiden names

First name

First name

Middle name

Middle name

Last name

Last name

First name

First name

Middle name

Middle name

Last name

Last name

#### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 6 8 2 4

xxx - xx - \_\_\_\_\_

OR

OR

9 xx - xx - \_\_\_\_\_

9 xx - xx - \_\_\_\_\_

Debtor 1 Ofer  
First Name Middle Name Magged  
Last Name

Case number (if known) \_\_\_\_\_

**Part 2B Tell the Court About Your Bankruptcy Case**

7. The chapter of the Bankruptcy Code you are choosing to file under  
*Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
- Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13
8. How you will pay the fee  
 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  
 I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A)  
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition
9. Have you filed for bankruptcy within the last 8 years?  
 No  
 Yes District Northern District of Illinois When 10/17/2013 Case number 13 B 40773  
MM / DD / YYYY  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?  
 No  
 Yes Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY  
Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY
11. Do you rent your residence?  
 No. Go to line 12  
 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?  
 No. Go to line 12.  
 Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

<p>Debtor 1</p>	<p>Ofer</p> <hr/> <p>First Name      Middle Name      Last Name</p>	<p>Case number (if known)</p> <hr/>										
<b>About Debtor 1</b>												
<p><b>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</b></p> <p>Include trade names and doing business as names</p>												
<table border="0"> <tr> <td style="vertical-align: top;"> <input checked="" type="checkbox"/> I have not used any business names or EINs                 </td> <td style="vertical-align: top;"> <input type="checkbox"/> I have not used any business names or EINs                 </td> </tr> <tr> <td colspan="2">Business name _____</td> </tr> <tr> <td colspan="2">Business name _____</td> </tr> <tr> <td colspan="2">EIN _____</td> </tr> <tr> <td colspan="2">EIN _____</td> </tr> </table>			<input checked="" type="checkbox"/> I have not used any business names or EINs	<input type="checkbox"/> I have not used any business names or EINs	Business name _____		Business name _____		EIN _____		EIN _____	
<input checked="" type="checkbox"/> I have not used any business names or EINs	<input type="checkbox"/> I have not used any business names or EINs											
Business name _____												
Business name _____												
EIN _____												
EIN _____												
<b>About Debtor 2 (Spouse Only in a Joint Case):</b>												
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<input type="checkbox"/> I have not used any business names or EINs												
Business name _____												
Business name _____												
EIN _____												
EIN _____												
<b>5. Where you live</b>												
<p>957 Green Bay Road</p> <table border="0"> <tr> <td>Number</td> <td>Street</td> </tr> <tr> <td colspan="2">_____</td> </tr> </table>			Number	Street	_____							
Number	Street											
_____												
<table border="0"> <tr> <td>Highland Park</td> <td>IL</td> <td>60035</td> </tr> <tr> <td>City</td> <td>State</td> <td>ZIP Code</td> </tr> </table>			Highland Park	IL	60035	City	State	ZIP Code				
Highland Park	IL	60035										
City	State	ZIP Code										
<p>Lake</p> <table border="0"> <tr> <td>County</td> </tr> <tr> <td>_____</td> </tr> </table>			County	_____								
County												
_____												
<p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p>												
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City	State	ZIP Code										
_____												
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City	State	ZIP Code										
_____												
<b>6. Why you are choosing this district to file for bankruptcy</b>												
<p>Check one:</p>												
<table border="0"> <tr> <td> <input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.                 </td> </tr> <tr> <td> <input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)  _____ _____ _____                 </td> </tr> </table>			<input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)  _____ _____ _____								
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<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)  _____ _____ _____												

Debtor 1 Ofer Meged  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any \_\_\_\_\_

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of small business debtor, see 11 U.S.C. § 101(51D)

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B)*

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code

**Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No

Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

Where is the property?

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Debtor 1 Ofer  
 First Name Meged  
 Middle Name   
 Last Name

Case number (if known) \_\_\_\_\_

**Part 5:**

**Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

**You must check one:**

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the Internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

**You must check one:**

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

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Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the Internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Ofer \_\_\_\_\_  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 63 Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U S C § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- No. Go to line 16b  
 Yes. Go to line 17

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- No. Go to line 16c.  
 Yes. Go to line 17

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- No  
 Yes

18. How many creditors do you estimate that you owe?

- 1-49       1,000-5,000       25,001-50,000  
 50-99       5,001-10,000       50,001-100,000  
 100-199       10,001-25,000       More than 100,000  
 200-999

19. How much do you estimate your assets to be worth?

- \$0-\$50,000       \$1,000,001-\$10 million       \$500,000,001-\$1 billion  
 \$50,001-\$100,000       \$10,000,001-\$50 million       \$1,000,000,001-\$10 billion  
 \$100,001-\$500,000       \$50,000,001-\$100 million       \$10,000,000,001-\$50 billion  
 \$500,001-\$1 million       \$100,000,001-\$500 million       More than \$50 billion

20. How much do you estimate your liabilities to be?

- \$0-\$50,000       \$1,000,001-\$10 million       \$500,000,001-\$1 billion  
 \$50,001-\$100,000       \$10,000,001-\$50 million       \$1,000,000,001-\$10 billion  
 \$100,001-\$500,000       \$50,000,001-\$100 million       \$10,000,000,001-\$50 billion  
 \$500,001-\$1 million       \$100,000,001-\$500 million       More than \$50 billion

**Part 7a Sign Below**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

For you

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x

Signature of Debtor 1

x

Signature of Debtor 2

Executed on

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 Ofer  
First Name Middle Name Last Name

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Howard Peritz

Printed name

The Law Offices of Howard Peritz

Firm name

1121 Lake Cook Road

Number Street

Suite P

Deerfield

IL

60015

City

State

ZIP Code

Contact phone 847 562 5880

Email address [howard@howardperitzlaw.com](mailto:howard@howardperitzlaw.com)

6187056

IL

Bar number

State



1.3. 651 N. Milwaukee Avenue

Street address, if available, or other description

Unit 404

Chicago IL 60622  
City State ZIP Code

Cook

County

**What is the property? Check all that apply**

- Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  
Unknown value, property in foreclosure

**Who has an interest in the property? Check one**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$50,000.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- No  
 Yes

3.1 Make: Accura

Model: MDX

Year: 2006

Approximate mileage: \_\_\_\_\_

Other information:  
\_\_\_\_\_**Who has an interest in the property? Check one**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$8,000.00 \$8,000.00

If you own or have more than one, describe here

3.2 Make: Volvo

Model: \_\_\_\_\_

Year: 2004

Approximate mileage: \_\_\_\_\_

Other information:  
\_\_\_\_\_**Who has an interest in the property? Check one**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$3,000.00 \$3,000.00

Debtor 1

Ofer

Merged

Document

Page 10 of 32

Case number (if known)

3.3. Make: Ford  
 Model: Mustang  
 Year: 2008  
 Approximate mileage: 60000

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 6,000.00 \$ 6,000.00

3.4. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

X  No  
 Yes

4.1. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

## 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

→ \$ 17,000.00

Debtor 1

Ofer

Merged

Document

Page 11 of 32

Case number (if known) \_\_\_\_\_

**Part 3B****Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe .....

Normal Household Goods

\$00.00

**7. Electronics**

Examples: Televisions and radios, audio, video, stereo, and digital equipment; computers, printers, scanners, music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe. ....

Home Computer

\$50.00

**8. Collectibles of value**

Examples: Antiques and figurines, paintings, prints, or other artwork, books, pictures, or other art objects, stamp, coin, or baseball card collections, other collections, memorabilia, collectibles

 No Yes. Describe.....

\$

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks, carpentry tools, musical instruments

 No Yes. Describe .....

\$

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe. ....

\$

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe. ....

Normal wearing apparel

\$00.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe. ....

Everyday Jewelry

\$00.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe. ....

\$

**14 Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information. ....

\$

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$50.00

Debtor 1

Ofer

Merged

Document

Page 12 of 32

Case number (if known)

**Part 4:****Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?****Do not deduct secured claims or exemptions.****16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes

Cash: \$50.00

**17 Deposits of money***Examples:* Checking, savings, or other financial accounts, certificates of deposit, shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes

Institution name:

17.1 Checking account:	Northshore Community Bank of Glencoe	\$,000.00
17.2 Checking account:		\$
17.3 Savings account:		\$
17.4 Savings account:		\$
17.5 Certificates of deposit:		\$
17.6 Other financial account:		\$
17.7 Other financial account:		\$
17.8 Other financial account:		\$
17.9 Other financial account:		\$

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes

Institution or issuer name:

	\$
	\$
	\$

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them.

Name of entity:

Owner of O.M. Builders, Inc.

% of ownership:

100	%	\$ 00
	%	\$
	%	\$

Debtor 1

Ofer

Meged

Document

Page 13 of 32

Case number (if known)

**20 Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

 No Yes Give specific information about them.

Issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

**21 Retirement or pension accounts**

*Examples.* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes List each account separately

Type of account:

Institution name:

401(k) or similar plan: _____	\$ _____
Pension plan: _____	\$ _____
IRA: _____	\$ _____
Retirement account: _____	\$ _____
Keogh: _____	\$ _____
Additional account: _____	\$ _____
Additional account: _____	\$ _____

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes.

Institution name or individual:

Electric: _____	\$ _____
Gas: _____	\$ _____
Heating oil: _____	\$ _____
Security deposit on rental unit: _____	\$ _____
Prepaid rent: _____	\$ _____
Telephone: _____	\$ _____
Water: _____	\$ _____
Rented furniture: _____	\$ _____
Other: _____	\$ _____

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes.

Issuer name and description:

_____	\$ _____
_____	\$ _____
_____	\$ _____

Debtor 1

Ofer

Merged

Document

Page 14 of 32

Case number (if known) \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes .....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

_____	\$ _____
_____	\$ _____
_____	\$ _____

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes Give specific information about them .....

_____	\$ _____
-------	----------

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes Give specific information about them .....

_____	\$ _____
-------	----------

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them .....

_____	\$ _____
-------	----------

**Money or property owed to you?**

**Current value of the portion you own?**  
**Do not deduct secured claims or exemptions.**

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

_____	Federal: \$ _____
_____	State: \$ _____
_____	Local: \$ _____

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes Give specific information .....

_____	Alimony: \$ _____
_____	Maintenance: \$ _____
_____	Support: \$ _____
_____	Divorce settlement: \$ _____
_____	Property settlement: \$ _____

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else

 No Yes. Give specific information .....

_____	\$ _____
-------	----------

Debtor 1

Ofer

Merged

Document

Page 15 of 32

Case number (if known) \_\_\_\_\_

**31 Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA), credit, homeowner's, or renter's insurance* No Yes. Name the insurance company  
of each policy and list its value. . .

Company name:

Beneficiary:

Surrender or refund value

_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

**32 Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.* No Yes. Give specific information. . . . .

_____	\$ _____
-------	----------

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue* No Yes. Describe each claim. . . . .

_____	\$ _____
-------	----------

**34 Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim. . . . .

_____	\$ _____
-------	----------

**35. Any financial assets you did not already list** No Yes. Give specific information. . . . .

_____	\$ _____
-------	----------

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached  
for Part 4. Write that number here . . . . . →**

→ \$ 050.00
-------------

**Part 5a. Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37 Do you own or have any legal or equitable interest in any business-related property?** No Go to Part 6 Yes. Go to line 38.Current value of the  
portion you own?Do not deduct secured claims  
or exemptions.**38. Accounts receivable or commissions you already earned** No Yes. Describe. . . . .

_____	\$ _____
-------	----------

**39 Office equipment, furnishings, and supplies***Examples. Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices* No Yes. Describe. . . . .

_____	\$ _____
-------	----------

Debtor 1

Ofer

Merged

Document

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Case number (if known)

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade** No Yes. Describe .....

	\$
--	----

**41. Inventory** No Yes. Describe .....

	\$
--	----

**42. Interests in partnerships or joint ventures** No Yes. Describe .....

Name of entity:	% of ownership:
	\$
	\$
	\$

**43. Customer lists, mailing lists, or other compilations** No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe .....

	\$
--	----

**44 Any business-related property you did not already list** No Yes. Give specific information .....

	\$
	\$
	\$
	\$
	\$
	\$

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here**

\$00

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?** No. Go to Part 7 Yes. Go to line 47.

Current value of the portion you own?

Do not deduct secured claims or exemptions

**47 Farm animals**

Examples: Livestock, poultry, farm-raised fish

 No Yes .....

	\$
--	----

Debtor 1

Ofer

Merged

Document

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Case number (if known) \_\_\_\_\_

## 48. Crops—either growing or harvested

 No Yes. Give specific information.

	\$
--	----

## 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

 No Yes.

	\$
--	----

## 50. Farm and fishing supplies, chemicals, and feed

 No Yes.

	\$
--	----

## 51. Any farm- and commercial fishing-related property you did not already list

 No Yes. Give specific information.

	\$
--	----

## 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here → \$0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No Yes. Give specific information.

	\$
	\$
	\$

## 54. Add the dollar value of all of your entries from Part 7. Write that number here → \$0.00

**Part 8: List the Totals of Each Part of this Form**

## 55. Part 1: Total real estate, line 2 → \$150,000.00

## 56. Part 2: Total vehicles, line 5 → \$0.00

## 57. Part 3: Total personal and household items, line 15 → \$0.00

## 58. Part 4: Total financial assets, line 36 → \$050.00

## 59. Part 5: Total business-related property, line 45 → \$0.00

## 60. Part 6: Total farm- and fishing-related property, line 52 → \$0.00

## 61. Part 7: Total other property not listed, line 54 → +\$0.00

## 62. Total personal property. Add lines 56 through 61. → \$3,800.00

Copy personal property total → + \$3,800.00

## 63. Total of all property on Schedule A/B. Add line 55 + line 62. → \$163,800.00

Fill in this information to identify your case:		
Debtor 1		
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)		
First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of _____ (State) _____
Case number (if known) _____		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2 Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1B Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on *Schedule A/B* that lists this property      Current value of the portion you own      Amount of the exemption you claim      Specific laws that allow exemption

Copy the value from *Schedule A/B*.      Check only one box for each exemption.

Brief description: Line from <i>Schedule A/B:</i>	2006 Accura MDX	\$000.00	<input checked="" type="checkbox"/> \$000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(c), 735-5/12-1001(b)
Brief description: Line from <i>Schedule A/B:</i>	Normal household goods	\$00.00	<input checked="" type="checkbox"/> \$00.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(b)
Brief description: Line from <i>Schedule A/B:</i>	Electronics	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(b)

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

- No  
 Yes

**Part 2** Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		<input type="checkbox"/> \$35-5/12-1001(a)	
Brief description: <u>Normal Wearing Apparel</u>	\$ <u>00.00</u>	<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	12
Line from Schedule A/B: <u>Cash</u>			
Brief description: <u>50.00</u>	\$ <u>      </u>	<input type="checkbox"/> \$35-5/12-1001(b)	
Line from Schedule A/B: <u>Northshore Bank Account</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	16
Brief description: <u>2000.00</u>	\$ <u>      </u>	<input type="checkbox"/> \$35-5/12-1001(b)	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	17
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	12
Brief description: <u>      </u>	\$ <u>      </u>	<input type="checkbox"/> \$ <u>      </u>	
Line from Schedule A/B: <u>      </u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Fill in this information to identify your case:		
Debtor 1	Ofer	Meged
	First Name	Middle Name
	Last Name	
Debtor 2	(Spouse, if filing)	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the		Northern
		District of Illinois
(State)		
Case number (if known)		

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form
- Yes. Fill in all of the information below

#### Part 1B List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim	Value of collateral that supports this claim	Unsecured portion of any

##### 2.1 Wells Fargo Bank

Creditor's Name

P.O. Box 10335

Number Street

Describe the property that secures the claim:

400000 00

900000 00

\$

debtor's primary residence

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Date debt was incurred/10/2008

Last 4 digits of account number 5 5 8

##### 2.2 Northbrook Bank & Trust

Creditor's Name

1100 Waukegan Road

Number Street

Describe the property that secures the claim:

650000 00

900000

1500000 00

debtor's principal residence

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Date debt was incurred

Last 4 digits of account number

- Add the dollar value of your entries in Column A on this page. Write that number here: \$,050,000 00

Debtor 1 Ofer Middle Name Meged Case number (if known) \_\_\_\_\_

Additional Page		Column A Amount of claim <small>(Do not deduct the value of collateral)</small>	Column B Value of collateral that supports this portion of the claim	Column C Unsecured portion of the claim
After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.				
23	<p><u>J.S. Bank</u> Creditor's Name c/o Codilis &amp; Assoc. 15 W 103 N. Frontage Road Number Street Suite 100 Burr Ridge IL 60527 City State ZIP Code</p>	<p>Describe the property that secures the claim: 651 N Milwaukee Avenue, property in foreclosure</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input checked="" type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p>Who owes the debt? Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____ Last 4 digits of account number 4 6 1 6</p>	300000.00	\$ _____ \$ _____
24	<p><u>BAC Home Loan Servicing</u> Creditor's Name c/o Pierce &amp; Associates, 1 North Dearborn Number Street Suite 1300 Chicago IL 60602 City State ZIP Code</p>	<p>Describe the property that secures the claim: 272492.14</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input checked="" type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p>Who owes the debt? Check one</p> <p><input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____ Last 4 digits of account number 6 8 4</p>	272492.14	\$ _____ \$ _____
25	<p>Creditor's Name Number Street City State ZIP Code</p>	<p>Describe the property that secures the claim: \$ _____ \$ _____ \$ _____</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p>Who owes the debt? Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____ Last 4 digits of account number _____</p>		
<p>Add the dollar value of your entries in Column A on this page. Write that number here: <u>372,492.14</u></p> <p>If this is the last page of your form, add the dollar value totals from all pages. Write that number here: <u>\$</u></p>				

**Fill in this information to identify your case:**

Debtor 1	Ofer	Meged
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (if known)		

Check if this is an amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1B List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.
- (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

Priority Creditor's Name \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Number Street \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify \_\_\_\_\_

2.2

Priority Creditor's Name \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Number Street \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were Intoxicated  
 Other. Specify \_\_\_\_\_

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

**4.1 First Bank of Highland Park c/o McFadden & Dillon**

Nonpriority Creditor's Name  
 120 S. LaSalle Street, Suite 1335  
 Number Street  
 Chicago IL 60603  
 City State ZIP Code

Last 4 digits of account number 3 1 1 7 \$ 46,776.04

When was the debt incurred? 8/16/2013

Who incurred the debt? Check one

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other Specify deficiency judgment

Is the claim subject to offset?

- No  
 Yes

X

**4.2 First Bank of Highland c/o McFadden & Dillons**

Nonpriority Creditor's Name  
 120 S. LaSalle Street, Suite 1335  
 Number Street  
 Chicago IL 60603  
 City State ZIP Code

Last 4 digits of account number 0 5 1 \$ 252,990.11

When was the debt incurred? 05/19/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other Specify deficiency judgment

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Is the claim subject to offset?

- No  
 Yes

X

**4.3 First Bank of Highland Park c/o McFadden & Dillon**

Nonpriority Creditor's Name  
 120 S. LaSalle Street, Suite 1335  
 Number Street  
 Chicago IL 60603  
 City State ZIP Code

Last 4 digits of account number 0 5 0 \$ 145,034.63

When was the debt incurred? 04/03/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify

Who incurred the debt? Check one

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Is the claim subject to offset?

- No  
 Yes

X

First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Last Name \_\_\_\_\_

**Part 2c****Your NONPRIORITY Unsecured Claims – Continuation Page**

Total claim \$ \_\_\_\_\_

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.4

First Bank of Highland Park c/o McFadden &amp; Dillon

Nonpriority Creditor's Name

120 S. LaSalle Street, Suite 1335

Number Street  
Chicago IL 60603  
City State ZIP Code

Last 4 digits of account number 0 4 9 \_\_\_\_\_

107,761.92

When was the debt incurred? 11/15/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify deficiency judgment

4.5

First Bank of Highland Park, c/o McFadden &amp; Dillon

Nonpriority Creditor's Name

120 S. LaSalle Street, Suite 1335

Number Street  
Chicago IL 60603  
City State ZIP Code

Last 4 digits of account number 3 1 2 1 \_\_\_\_\_

92,375.07

When was the debt incurred? 5/9/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify deficiency judgment

4.6

First Bank of Highland Park c/o McFadden &amp; Dillon

Nonpriority Creditor's Name

120 S. Dearborn, Suite 1335

Number Street  
Chicago IL 60603  
City State ZIP Code

Last 4 digits of account number 1 2 2 \_\_\_\_\_

92,495.17

When was the debt incurred? 5/19/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify deficiency judgment

Who incurred the debt? Check one

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

**Part 2****Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.6, followed by 4.6, and so forth.

**Total claim**

4.7

**Discover Card**

Nonpriority Creditor's Name

PO Box 6103

Number Street

Carol Stream IL 60197  
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number 9 7 5 8

9,405.15

When was the debt incurred? 9/1/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other Specify credit card debt

4.8

**CitiCards**

Nonpriority Creditor's Name

P.O. Box 6077

Number Street  
Sioux Falls SD 57117  
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number 9 5 9 8

1,060.00

When was the debt incurred? 2/2/2011

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other Specify credit card debt

4.9

**Capital One Bank**

Nonpriority Creditor's Name

P.O. Box 6492

Number Street  
Carol Stream IL 60197  
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

1891817

Last 4 digits of account number 2 5 0

When was the debt incurred? 9/1/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other Specify credit card debt

**Part 23**

Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.10

CitiMortgage/ c/o Codilis & Associates

Nonpriority Creditor's Name

15W030 N. Frontage Road

Number Street

Burr Ridge IL 60527

City State ZIP Code

Who incurred the debt? Check one

- X  Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- X  No  
 Yes

Last 4 digits of account number 7 4 0

100,000.00

When was the debt incurred? 9/1/2013

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify deficiency judgment

4.11

Citimortgage c/o Codilis & Associates

Nonpriority Creditor's Name

15 W 030 N. Frontage Road

Number Street

Burr Ridge IL 60527

City State ZIP Code

Who incurred the debt? Check one

- X  Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- X  No  
 Yes

Last 4 digits of account number 0 7 8 7

100,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify deficiency judgment

4.12

U.S. Bank C/O Codilis & Associates

Nonpriority Creditor's Name

15W030 N. Frontage Road

Number Street

Burr Ridge IL 60527

City State ZIP Code

Who incurred the debt? Check one

- X  Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- X  No  
 Yes

Last 4 digits of account number 4 6 1 6

100,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify deficiency judgment

Fill in this information to identify your case.			
Debtor	Ofer	Meged	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of	Illinois (State)
Case number (if known)			

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease			State what the contract or lease is for
2.1	Name _____			
	Number	Street		
	City	State	ZIP Code	
2.2	Name _____			
	Number	Street		
	City	State	ZIP Code	
2.3	Name _____			
	Number	Street		
	City	State	ZIP Code	
2.4	Name _____			
	Number	Street		
	City	State	ZIP Code	
2.5	Name _____			
	Number	Street		
	City	State	ZIP Code	

Fill in this information to identify your case.		
Debtor 1	Ofer	
	First Name	Middle Name
	Meged	
Debtor 2		
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	Northern	District of Illinois
Case number (if known)		

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor )

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No  
 Yes. In which community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person

Name of your spouse, former spouse, or legal equivalent \_\_\_\_\_

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

#### Column 1: Your codebtor

#### Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line 2-1  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

3.1 Hollie Meged  
 Name 957 Green Bay Road  
 Number Street  
 Highland Park IL 60035  
 City State ZIP Code

3.2 Hollie Meged  
 Name 957 Green Bay Road  
 Number Street  
 Highland Park IL 60035  
 City State ZIP Code

Schedule D, line 2-2  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

3.3  
 Name  
 Number Street  
 City State ZIP Code

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:		
Debtor 1 First Name	Middle Name	Last Name Meged
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Illinois (State)
Case number (if known)		

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

12/15

## Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

- Employed  
 Not employed

- Employed  
 Not employed

Include part-time, seasonal, or self-employed work.

Occupation

Builder

Occupation may include student or homemaker, if it applies.

Employer's name

O.M. Builders, Inc.

The Ark

Employer's address

c/o Ofer Meged

3100 Dundee Road

Number Street  
957 Green Bay Road

Number Street  
Suite 204

Highland Park IL 60035  
City State ZIP Code

Northbrook IL 60062  
City State ZIP Code

How long employed there? 22 years

2.5 years

### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be

For Debtor 1

\_\_\_\_\_

For Debtor 2 or  
non-filing spouse

\_\_\_\_\_

3. Estimate and list monthly overtime pay.

3 + \$ \_\_\_\_\_

+ \$ \_\_\_\_\_

4. Calculate gross income. Add line 2 + line 3

4 \$0.00

\$0.00

Debtor 1 Ofer Meged  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Your expenses**

5.	\$ _____
6a.	\$50.00
6b.	\$30.00
6c.	\$325.00
6d.	\$ _____
7.	\$450.00
8.	\$ _____
9.	\$350.00
10.	\$0.00
11.	\$100.00
12.	\$350.00
13.	\$ _____
14.	\$100.00
15a.	\$ _____
15b.	\$70.00
15c.	\$100.00
15d.	\$ _____
16.	\$ _____
17a.	\$ _____
17b.	\$ _____
17c.	\$ _____
17d.	\$ _____
18.	\$ _____
19.	\$ _____
20a.	\$ _____
20b.	\$ _____
20c.	\$ _____
20d.	\$ _____
20e.	\$ _____
<b>6. Additional mortgage payments for your residence, such as home equity loans</b>	
<b>6 Utilities:</b>	
6a. Electricity, heat, natural gas	
6b. Water, sewer, garbage collection	
6c. Telephone, cell phone, Internet, satellite, and cable services	
6d. Other Specify _____	
<b>7 Food and housekeeping supplies</b>	
<b>8 Childcare and children's education costs</b>	
<b>9 Clothing, laundry, and dry cleaning</b>	
<b>10 Personal care products and services</b>	
<b>11 Medical and dental expenses</b>	
<b>12 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.</b>	
<b>13 Entertainment, clubs, recreation, newspapers, magazines, and books</b>	
<b>14 Charitable contributions and religious donations</b>	
<b>15 Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20	
15a. Life insurance	
15b. Health insurance	
15c. Vehicle insurance	
15d. Other insurance Specify _____	
<b>16 Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20 Specify: _____</b>	
<b>17 Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	
17b. Car payments for Vehicle 2	
17c. Other Specify _____	
17d. Other. Specify _____	
<b>18 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	
<b>19 Other payments you make to support others who do not live with you.</b> Specify _____	
<b>20 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	
20b. Real estate taxes	
20c. Property, homeowner's, or renter's insurance	
20d. Maintenance, repair, and upkeep expenses	
20e. Homeowner's association or condominium dues	

Debtor 1 Ofer Meged  
First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

21 Other Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

22. Calculate your monthly expenses.

22a. Add lines 4 through 21

22a. \$,075.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$,075.00

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from Schedule I.

23a. \$,063.18

23b. Copy your monthly expenses from line 22c above.

23b. -\$075.00

23c. Subtract your monthly expenses from your monthly income

The result is your *monthly net income*.

23c. \$,075.00

24 Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here.

Fill in this information to identify your case:			
Debtor 1	<u>Ofer Meged</u>		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern District of Illinois			
Case number (if known) _____			

Check if this is an amended filing

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

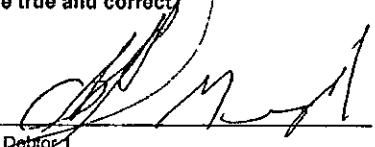
 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

  
X

Signature of Debtor 1

  
X

Signature of Debtor 2

Date 03/02/2016  
MM / DD / YYYY

Date                     
MM / DD / YYYY